
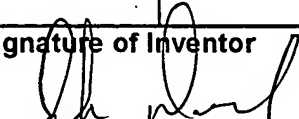
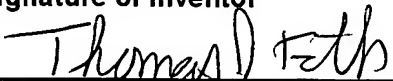



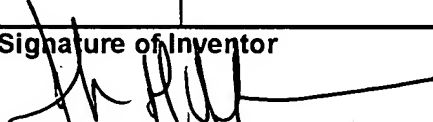
DECLARATION AND POWER OF ATTORNEY Patent Application	Attorney's Docket Number F-711 Page 1 of 4								
<p>As below named inventors, we hereby declare that:</p> <p>our residences, post office addresses and citizenships are as stated below next to our names;</p> <p>we believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled</p> <p style="text-align: center;">EARLY BILL PAYMENT PROCESS</p> <p>described and claimed in the attached specification;</p> <p>we have reviewed and understand the contents of the above-identified specification, including the claims;</p> <p>we acknowledge our duty to disclose to the Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, section 1.56; and</p> <p>we do not know and do not believe the invention was ever known or used in the United States of America before our invention thereof, or patented or described in any printed publication in any country before our invention thereof or more than one year prior to this application, that the invention was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on any application filed by us or our legal representatives or assigns more than twelve months prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by us or our legal representatives or assigns.</p> <p>We hereby appoint practitioners at Customer Number 00919 to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith;</p> <p>Additionally, we hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith;</p> <table data-bbox="456 1507 1198 1633"> <tr> <td>Ronald Reichman</td> <td>Reg. No. 26,796</td> </tr> <tr> <td>Angelo N. Chaclos</td> <td>Reg. No. 39,134</td> </tr> <tr> <td>Charles R. Malandra, Jr.</td> <td>Reg. No. 31,038</td> </tr> <tr> <td>Robert E. Meyer</td> <td>Reg. No. 26,307</td> </tr> </table>		Ronald Reichman	Reg. No. 26,796	Angelo N. Chaclos	Reg. No. 39,134	Charles R. Malandra, Jr.	Reg. No. 31,038	Robert E. Meyer	Reg. No. 26,307
Ronald Reichman	Reg. No. 26,796								
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DECLARATION AND POWER OF ATTORNEY Patent Application		Attorney's Docket Number F-711	
		Page 2 of 4	
<p>Address all telephone calls to Ronald Reichman at telephone No.: (203) 924-3854.</p> <p>Address all correspondence to:</p> <p style="text-align: right;">Ronald Reichman Pitney Bowes Inc. Intellectual Property and Technology Law Department 35 Waterview Drive P.O. Box 3000 Shelton, CT 06484</p> <p>We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>			
Full Name	Last MILLER	First KENNETH	Middle G.
Residence & Citizenship	City Bethel	State CT	Citizenship USA
Post Office Address	Street Address 9 Cross Hill Road	City Bethel	State CT Zip Code 06801
Signature of Inventor 			Date 11/24/03

FULL NAME	Last DESMOND	First JOHN	Middle G.
Residence & Citizenship	City Fairfield	State CT	Citizenship USA
Post Office Address	Street Address 73 Fortuna Drive	City Fairfield	State CT Zip Code 06430
Signature of Inventor 			Date 11/17/03

DECLARATION AND POWER OF ATTORNEY Patent Application			Attorney's Docket Number F-711	
Page 3 of 4				
FULL NAME	Last FOTH	First THOMAS	Middle J.	
Residence & Citizenship	City Trumbull	State CT	Citizenship USA	
Post Office Address	Street Address 5099 Madison Avenue	City Trumbull	State CT	Zip Code 06611
Signature of Inventor 			Date 11/13/03	

FULL NAME	Last SWENSON	First MICHAEL	Middle P.	
Residence & Citizenship	City Danbury	State CT	Citizenship USA	
Post Office Address	Street Address 400 Siboney Terrace	City Danbury	State CT	Zip Code 06811
Signature of Inventor 			Date 11-17-03	

FULL NAME	Last WINKELMAN	First JOHN	Middle H.	
Residence & Citizenship	City Southbury	State CT	Citizenship USA	
Post Office Address	Street Address 191 Community House Road	City Southbury	State CT	Zip Code 06488
Signature of Inventor 			Date 11-19-2003	

DECLARATION AND POWER OF ATTORNEY Patent Application			Attorney's Docket Number F-711	
Page 4 of 4				
FULL NAME	Last OBREA	First ANDREI	Middle	
Residence & Citizenship	City Seymour	State CT	Citizenship USA	
Post Office Address	Street Address 57 Davis Road	City Seymour	State CT	Zip Code 06483
Signature of Inventor 			Date 11/12/2003	